

REMARKS

I. Status Of The Claims

Claims 1-187 are pending in this application.

Claims 1-15, 19-27, 55-61, 73-81, 100-112, 121, 122, 126, 128-130, 140-149, 155-159, 162-164, 172-174, 177-179 and 180-182 were rejected under 35 U.S.C. 102(b) as being anticipated by Bocinsky (U.S. Patent No. 5,371,797).

Claims 62-72, 113-120, 125, 170, 171, 183-187 were rejected under 35 U.S.C. 103(a) as being unpatentable over Bocinsky.

II. Objection To Abstract

The Examiner has “reminded [Applicants] of the proper content of an abstract of the disclosure” and requested “appropriate correction.” In response, Applicants have amended the Abstract and respectfully request that the objection be withdrawn.

III. Rejection Under 35 U.S.C. § 102(b)

Independent claims 1, 19, 55, 73, 100, and 109-111 have been rejected under 35 U.S.C. 102(b) as being anticipated by Bocinsky.

According to the Examiner, Bocinsky discloses:

“... assigning at least one security attribute that precludes unauthorized access to the file containing the digital representation of money ...”
(emphasis added)

Applicants respectfully submit that Bocinsky fails to disclose, teach, or suggest this. Although Bocinsky states:

“... the client of the system is the entity that will be

receiving the electronics funds transfer authorized by its customer. Thus, the customer is the party that owns the bank account and the client is the party to whom the customer wishes to transfer funds.”
(see Bocinsky col. 12, ln. 8-12; emphasis added),

he fails to disclose, teach, or suggest that the “electronic funds transfer” involves any computer file containing a digital representation of money, much less one which includes at least one security attribute that precludes unauthorized access to the file. The Examiner suggests that Bocinsky discloses such a security attribute, stating:

“ ... Bocinsky discloses the claimed method, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money enter password, social security number, employee identification number or personal identification number (see col 4, lines 36-59.”
(emphasis added)

However, Bocinsky does not disclose this. Bocinsky instead discloses that a social security number may be used as a “telephone access number” which, along with an “account access number,” may be entered by a user instead of his ATM personal identification number (PIN) so that he may safely perform ATM-like operations from a non-secure terminal:

“... a telephone service access number ... is uniquely associated with a customer. In most cases this will be the customer’s social security number ... a customer may contact the secure transaction processor to, for example, order a particular item through a catalog ... [An] automated attendant apparatus ... prompts the customer to input certain data through a DTMF keypad of a conventional telephone set ... The user is first prompted for her telephone access number ... the processor then prompts the user for her account access number ... The transaction processor then accesses the service security translate key ... to create the original encrypted PIN. This encrypted PIN ... is transmitted ... to a conventional network security transaction processor.”
(see Bocinsky col. 4 ln. 38-40, col. 5 ln. 50 – col. 6 ln. 25; emphasis added)

Accordingly, Applicants submit that Bocinsky fails to disclose at least the claimed aspect of:

“... a computer file containing a digital representation of money, wherein at least one security attribute precludes unauthorized access to the file ...”

as stated by independent claim 1, with similar matter being stated by independent claims 19, 55, 73, 100, and 109-111.

In light of the above, Applicants submit that independent claims 1, 19, 55, 73, 100, and 109-111 are in condition for allowance. Moreover, those claims which depend therefrom (claims 2-18, 20-27, 56-72, 74-81, 101-108, 112, 121, 122, 125, 126, 128-130, 140-149, 155-164, 170-174, and 177-182) also thought to be in condition for allowance.

IV. Rejection Under 35 U.S.C. § 103(a)

Independent claims 28, 46, 82, 113, 115-117, and 119 have been rejected under 35 U.S.C. 103(a) as being unpatentable over Bocinsky. According to the Examiner:

“It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the electronics funds transfer of Bocinsky by including an electronic mail upon receiving the money transfer because electronic mail is an object of the Internet.”
(emphasis added)

However, Applicants note that these claims do not state “including an electronic mail upon receiving the money transfer,” and instead impart that a computer file containing a digital representation of money may be transmitted as an attachment to an electronic mail message. For example, claim 46 states:

“... receiving an electronic mail message with an attached

computer file containing a digital representation of money,
wherein the file containing a digital representation of money
has at least one security attribute which precludes
unauthorized access to the file ...”
(emphasis added)

As noted above, Applicants find no disclosure in Bocinsky of a computer file containing a digital representation of money. Applicants further find no disclosure in Bocinsky of such a file being transmitted as an electronic mail attachment, and contend that doing so would not be obvious to one of skill in the art.

Accordingly, Applicants submit that independent claims 28, 46, 82, 113, 115-117, and 119 are in condition for allowance. Moreover, those claims which depend therefrom (claims 29-45, 47-54, 83-99, 114, 118, 120, 123, 124, 127, 131-139, 150-154, 165-169, 175, 176, and 183-187) are also thought to be in condition for allowance.

CONCLUSION

Applicants respectfully submit that this application is in condition for allowance for which action is earnestly solicited.

If a telephone conference would facilitate prosecution of this application in any way, the Examiner is invited to contact the undersigned at the number provided.

AUTHORIZATION

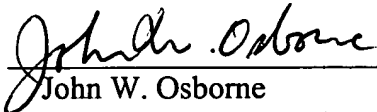
The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4000. **A DUPLICATE OF THIS DOCUMENT IS ATTACHED.**

Furthermore, in the event that an extension of time is required, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to the above-noted Deposit Account and Order No.

Respectfully submitted,

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Dated: June 27, 2001

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APPENDIX – AMENDMENT WITH CHANGES INDICATED

In The Abstract:

[A system and method for secure electronic fund transfers includes the transmission of digital currency files subject to sender-defined access constraints.] A system and method for allowing simplified electronic transfer of funds in files subject to sender-defined access constraints. In one aspect of the system and method, a digital currency file is transmitted as an attachment to an electronic message. The sender of the digital currency file defines the level of security associated with the file, i.e., what the recipient must provide to access the funds.

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